Electronic Acknowledgement Receipt				
EFS ID:	5694652			
Application Number:	10645336			
International Application Number:				
Confirmation Number:	7599			
Title of Invention:	PROMOTING SAVINGS BY FACILITATING INCREMENTAL COMMITMENTS MADE WITH CREDIT CARD AND OTHER CONSUMER-INITIATED TRANSACTIONS			
First Named Inventor/Applicant Name:	John W.L. Ogilvie			
Customer Number:	00826			
Filer:	Dane Alexander Baltich/Marge Timoldi			
Filer Authorized By:	Dane Alexander Baltich			
Attorney Docket Number:	1384.2.14C			
Receipt Date:	14-JUL-2009			
Filing Date:	21-AUG-2003			
Time Stamp:	10:28:46			
Application Type:	Utility under 35 USC 111(a)			

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$1055
RAM confirmation Number	7827
Deposit Account	160605
Authorized User	

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.19 (Document supply fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Issue Fee Payment (PTO-85B)	281561IssueFee.PDF	47566	no	1
			df951984c00c8300d40c0200f9das6b7d90a 4d57		

Warnings:

Information:

			32202		_
2	Fee Worksheet (PTO-875)	fee-info.pdf	dc5d926b712x54b587a64aa2becf1364b2 8283d	no	2

Warnings:

Information:

Total Files Size (in bytes): 79768

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/D0/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the filling Receipt. In due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Foundation Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.